

Privacy is an important principle. As a consumer, you benefit when information about you is used to approve your credit application, notify you about a sale at your favorite store, stock the supermarket shelves with more products you like, or improve customer service at a business you patronize. You may also be happy to have your information passed along to other companies that want to offer you their products or services. On the other hand, you may not want to receive unsolicited telemarketing calls or mail. And you could be treated unfairly, or even become a victim of crime, if your personal information is inaccurate or misused.

You have privacy rights for certain personal records such as your credit reports, but many situations aren't covered by the law. To address consumers' privacy concerns, some companies and industry groups have adopted voluntary policies. Look for that information in sales literature, on web sites, or on any forms companies ask you to fill out. If you don't see anything about how your personal information will be handled, ask. By doing business with companies whose privacy practices meet your approval, you can protect yourself from abuse and use your purchasing power to help promote good privacy policies.

TIPS FOR PROTECTING YOUR PRIVACY

Don't provide information that isn't required. For instance, a manufacturer may ask about your income or occupation on a warranty registration form. That information isn't necessary for warranty purposes, so it's up to you whether or not to provide it. You may want to give your phone number so you can be contacted easily about product recalls.

Ask what information about you may be tracked and how it is used. Supermarket scan cards, for example, enable you to get special sale prices without clipping coupons. But your purchasing history could also be sold to other companies.

Be especially careful with sensitive personal information. Your social security number should not be requested except by an employer, government agency, lender, or credit bureau. If that information falls into the wrong hands, it can be used by someone to impersonate

you in order to steal from your accounts or to steal from others in your name. Many states no longer use social security numbers on drivers licenses, or offer random numbers as alternatives. Some states also bar merchants from asking consumers to put their social security numbers on checks or credit card slips.

Guard your financial account numbers. Only provide your credit card, charge card, debit card, calling card, or bank account number if you're using that account to pay for a purchase or you're applying for credit. It isn't necessary to give that type of information for any other reason.

Screen your calls. You can use an answering machine to listen to a caller and decide whether you want to pick up. There are also optional telephone services that you can buy to accept calls only from certain numbers, or to see the name and number of the person calling you (Caller ID). Check with your local telephone company.

Keep your phone number private. You can buy a service to block others from using Caller ID to see your name and the number you're calling. But be aware that this blocking may not work with every type of number you call. Ask your local phone company exactly how the service works. You can also get an unlisted or unpublished phone number for a fee. This will reduce calls from strangers but will not stop callers that are randomly dialing numbers or marketers that obtain your number from other sources.

Don't allow your credit record to be checked except for legitimate reasons. A lender or employer can check your credit record. But, it's illegal for a business to check your record unless you've requested assistance in obtaining financing. Too many inquiries can hurt your credit rating by making it appear that you are trying desperately to get credit.

Check your credit report regularly. Once a year should be enough, but you may want to check it more frequently if you believe that someone else has impersonated you in order to get credit or other benefits in your name. There is a small charge to get a copy of your report, but there is no fee for correcting any inaccurate information that it may contain.

Never give anyone your computer password. Fraudulent companies or individuals may try to trick you into providing your password by pretending to be your online or Internet service provider in order to use your access, at your expense. Your service provider already has your password, and no one else should need it.

Be aware of "cookies" on the Internet. A web site can transfer a file, called a cookie, to the hard drive of your computer when you visit in order to track your activities on its site. This information is used for customer service or marketing purposes, but you can usually specify if you don't want to create a cookie.

Make sure it's safe before you provide financial information online. If you are providing your credit card or other account number by computer to make a purchase, check to see that the company uses a secure system so that the information cannot be intercepted by someone else.

Talk about privacy concerns with your children and other household members. Everyone in your household should understand what information you feel is and is not appropriate to provide on the phone, while using a computer, and in other situations.

In addition to various federal privacy laws, many states have their own privacy laws concerning telemarketing, employment, using social security numbers, credit card or checking account numbers, medical records, mailing lists, credit reports, debt collection, computerized communications, insurance records and public data banks. Check with your state or local consumer agency to find out where to get information about specific privacy rights.

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Consumer Protection Division
Office of Attorney General
Indiana Government Center South
402 West Washington Street, 5th Floor
Indianapolis, IN 46204
317-232-6330 Toll free in IN: 1-800-382-5516
Fax: 317-233-4393
E-mail: INATTGN@ATG.IN.US
Web site: www.al.org/hoosieradvocate

The Indiana Department of Financial Institutions,
Division of Consumer Credit has many other
credit related brochures available, such as:

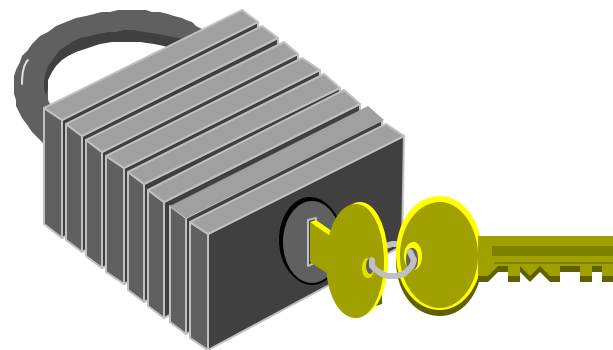
Answers to Credit Problems
Applying for Credit
At Home Shopping Rights
Bankruptcy Facts
Buried in Debt
Charge Card Fraud
Choosing A Credit Card
Co-Signing
Credit and Divorce
Deep in Debt?
Equal Credit Opportunity
Fair Credit Reporting
Fair Debt Collection
Gold Cards
Hang up on Fraud
High Rate Mortgages
Home Equity Credit Lines
How to Avoid Bankruptcy
Look Before you Lease
Mortgage Loans
Older Consumers
Repossession
Reverse Mortgage Loans
Rule of 78s – What is it?
Shopping for Credit
Using Credit Cards
Variable Rate Credit
What is a Budget?
What is the DFI?

Call our toll-free number or write to the address
on the cover for a copy of any of the brochures
listed or for further consumer credit information.



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CONSUMER PRIVACY



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